

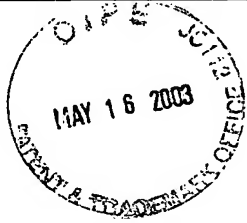
IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:
Bent et al.

Serial No. 10/092,279
Filed: March 6, 2002

For: SYSTEMS AND METHODS FOR PROVIDING
LOAN MANAGEMENT FROM CASH OR
DEFERRED INCOME ARRANGEMENTS

Confirmation No.: 7722



Art Unit: 3628

Examiner: Harish Dass

Attorney Docket:
11559-003-999

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GROUP 3600

DECLARATION OF BRUCE BENT

Assistant Commissioner for Patents
Washington, D.C. 20231

Dear Sir:

I, the undersigned Bruce BENT, an American citizen residing at New York, New York USA,
hereby declare and state that:

1. I am an inventor of the invention described and claimed in the above-identified application.
2. My current age is more than 65 years, my birthday being May 25, 1937.
3. I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under 18 U.S.C. § 1001, and that such willful false statements can jeopardize the validity of any patent issuing from the captioned application or claiming the benefit of its priority.

Signed by: _____
Bruce BENT

Date: 5/1/03